



Insurance & Real Estate Committee

March 1, 2018

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 96% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

CCM opposes the following bills:

- HB 5208** **An Act Concerning Mammograms, Breast Ultrasounds and Magnetic Resonance Imaging of Breasts.**
- HB 5210** **An Act Mandating Insurance Coverage of Essential Health Benefits and Expanding Mandated Health Benefits for Women, Children and Adolescents.**
- SB 212** **An Act Mandating Health Insurance Coverage of Certain Knee Aspirations.**
- SB 208** **An Act Concerning Health Insurance Coverage of Orally and Intravenously Administered Medications.**

Among other things, these proposals would create new mandated expansions of health insurance coverage in order to provide coverage for various treatments, procedures, supplies and/or equipment.

CCM is sympathetic to the intent of these proposals. However, **state-mandated expansions of health insurance coverage would increase insurance costs**. These increased costs would result in higher premiums for municipal employers.

The non-partisan Office of Fiscal Analysis (OFA) has identified similar mandated coverage proposals to be "STATE MANDATES" on municipalities. OFA has concluded that such

“...coverage requirements may result in increased premium costs when municipalities enter into new health insurance contracts after January 1...”.¹

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these well-intended proposals would have on our towns and cities – particularly on local programs and services and (2) **hold these proposals until further analyses are conducted.**

★★★★

If you have any questions, please contact Daniel C. Giungi, Senior Legislative Associate for CCM, at dgiungi@ccm-ct.org or (203) 498-3023.

¹ OFA Fiscal Notes SB Nos. 5, 186, 110; 2014.